

IN RE:

TIMOTHY A. STEWART
GRETCHEN W. STEWART
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23443

Chapter 13

Document No.: 66

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 21st day of January, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

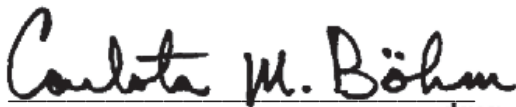
(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED
1/21/21 7:50 am
CLERK
U.S. BANKRUPTCY
COURT - WDP


Carlota M. Böhm dmr

Chief United States Bankruptcy Court Judge

In re:
Timothy A. Stewart
Gretchen W. Stewart
Debtors

Case No. 15-23443-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 21, 2021

User: aala
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy A. Stewart, Gretchen W. Stewart, 237 Roscommon Place, McMurray, PA 15317-2447
cr	+ Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
14160097	AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14109036	American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
14109037	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14109038	+ Capital One, P. O. Box 71087, Charlotte, NC 28272-1087
14109046	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
14347441	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14768243	+ Freedom Mortgage Corporation, 10500 Kincaid Boulevard, Fishers, IN 46037-9764
14149895	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14109047	New York Community Bank, PO Box 742579, Cincinnati, OH 45274-2579
14121615	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14109051	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Jan 22 2021 03:51:28	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14118384	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 22 2021 03:47:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14133568	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 22 2021 03:58:59	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14109040	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 22 2021 03:46:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14165350	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 22 2021 03:55:38	Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
14109041	Email/Text: mrdiscen@discover.com	Jan 22 2021 03:46:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
14113935	Email/Text: mrdiscen@discover.com	Jan 22 2021 03:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14109035	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 22 2021 03:58:58	Amazon-Chase Card Services, PO Box 15153, Wilmington, DE 19886
14109039	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 22 2021 03:55:13	Chase Slate-Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153

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14109043	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:51:18	Levin-Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
14109044	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:55:11	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14143811	+ Email/Text: bankruptcy@mynycb.com	Jan 22 2021 03:46:00	New York Community Bank, 1801 East Ninth Street, OH99-0222, Cleveland, OH 44114
14109048	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:58:55	Q-Card-Synchrony Bank, P.O. Box 530905, Orlando, FL 32896-5060
14229306	Email/Text: bnc-quantum@quantum3group.com	Jan 22 2021 03:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14136453	Email/Text: bnc-quantum@quantum3group.com	Jan 22 2021 03:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14109530	Email/PDF: rmscedl@recoverycorp.com	Jan 22 2021 03:51:28	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14109049	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:51:18	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14109050	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:58:55	Sams Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14121914	+ Email/Text: bncmail@w-legal.com	Jan 22 2021 03:47:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14109053	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:58:55	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14109055	Email/PDF: gecsedl@recoverycorp.com	Jan 22 2021 03:58:55	Walmart Master Card/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		New York Community Bank
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109042	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14109045	*	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14229307	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14109054	*	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14109052	*	Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor New York Community Bank ecfmail@mw-c-law.com ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New York Community Bank bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor New York Community Bank ecfmail@mw-c-law.com
Christopher M. Frye	on behalf of Joint Debtor Gretchen W. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Timothy A. Stewart chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10